

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Christopher Gerald Raab
 Debtor

Case No. 18-17382-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlv
 Form ID: 309I

Page 1 of 2
 Total Noticed: 51

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db Christopher Gerald Raab, 253 Main St, Mohnton, PA 19540-2207
 tr +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14237498 +Bayview Loan Svc., LLC, Kevin G. McDonald, Esq, KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14226207 Berks County Court of Common Pleas, 633 Court St, Reading, PA 19601-4302
 14226229 Berks County Court of Common Pleas, 633 Court St, Reading, PA 19601-4302
 14226208 Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 14226230 Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 14226212 CGR Construction, Inc, 253 Main St, Mohnton, PA 19540-2207
 14226234 CGR Construction, Inc, 253 Main St, Mohnton, PA 19540-2207
 14226209 Cabelas WFB, PO Box 82608, Lincoln, NE 68501-2608
 14226231 Cabelas WFB, PO Box 82608, Lincoln, NE 68501-2608
 14226213 Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
 14226214 Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
 14226217 Denise L Zatz, 253 Main St, Mohnton, PA 19540-2207
 14226218 Kozloff Stoudt Attorneys, 2640 Westview Dr, Wyomissing, PA 19610-1186
 14226226 VIST Bank, PO Box 741, Leesport, PA 19533-0741
 14226248 VIST Bank, PO Box 741, Leesport, PA 19533-0741
 14226225 +Visions Federal Credit Union, 24 McKinley Ave, Endicott, NY 13760-5491

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: shawn_lau@msn.com Dec 08 2018 03:28:46 SHAWN J. LAU, Lau & Associates,
 4228 St. Lawrence Avenue, Reading, PA 19606
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:47
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 08 2018 03:30:18 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustregion03.ph.ecf@usdoj.gov Dec 08 2018 03:29:55 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14226206 E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 08 2018 03:30:19
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd Fl 5, Miami, FL 33146-1837
 14226228 E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 08 2018 03:30:19
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd Fl 5, Miami, FL 33146-1837
 14226210 EDI: CAPITALONE.COM Dec 08 2018 08:13:00 Capital One / Boscov's, PO Box 30253,
 Salt Lake City, UT 84130-0253
 14226232 EDI: CAPITALONE.COM Dec 08 2018 08:13:00 Capital One / Boscov's, PO Box 30253,
 Salt Lake City, UT 84130-0253
 14237938 EDI: CAPITALONE.COM Dec 08 2018 08:13:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14226211 EDI: CAPITALONE.COM Dec 08 2018 08:13:00 Capital One/Best Buy, PO Box 30253,
 Salt Lake City, UT 84130-0253
 14226233 EDI: CAPITALONE.COM Dec 08 2018 08:13:00 Capital One/Best Buy, PO Box 30253,
 Salt Lake City, UT 84130-0253
 14226215 E-mail/Text: bankruptcycollections@citadelbanking.com Dec 08 2018 03:31:02
 Citadel Federal Credit Unio, 520 Eagleview Blvd, Exton, PA 19341-1119
 14226237 E-mail/Text: bankruptcycollections@citadelbanking.com Dec 08 2018 03:31:02
 Citadel Federal Credit Unio, 520 Eagleview Blvd, Exton, PA 19341-1119
 14226216 EDI: WFNNB.COM Dec 08 2018 08:13:00 Comenity Bank/TREK, Comenity Bank/TREK,
 PO Box 182789, Columbus, OH 43218-2789
 14227024 +EDI: PRA.COM Dec 08 2018 08:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14226220 EDI: RMSC.COM Dec 08 2018 08:14:00 SYNCB/ Sam's Club DC, PO Box 965036,
 Orlando, FL 32896-5036
 14226242 EDI: RMSC.COM Dec 08 2018 08:14:00 SYNCB/ Sam's Club DC, PO Box 965036,
 Orlando, FL 32896-5036
 14226221 EDI: RMSC.COM Dec 08 2018 08:14:00 SYNCB/HH Gregg, PO Box 965036,
 Orlando, FL 32896-5036
 14226243 EDI: RMSC.COM Dec 08 2018 08:14:00 SYNCB/HH Gregg, PO Box 965036, Orlando, FL 32896-5036
 14226222 EDI: RMSC.COM Dec 08 2018 08:14:00 SYNCB/Home Design-Outdoor Living, PO Box 965036,
 Orlando, FL 32896-5036
 14226244 EDI: RMSC.COM Dec 08 2018 08:14:00 SYNCB/Home Design-Outdoor Living, PO Box 965036,
 Orlando, FL 32896-5036
 14226223 EDI: RMSC.COM Dec 08 2018 08:14:00 SYNCB/Old Navy, PO Box 965036,
 Orlando, FL 32896-5036
 14226245 EDI: RMSC.COM Dec 08 2018 08:14:00 SYNCB/Old Navy, PO Box 965036, Orlando, FL 32896-5036

District/off: 0313-4

User: dlw
Form ID: 309I

Page 2 of 2
Total Noticed: 51

Date Rcvd: Dec 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14226219	EDI: SEARS.COM Dec 08 2018 08:13:00	Sears/CBNA,	PO Box 6282,	
	Sioux Falls, SD 57117-6282			
14226224	EDI: CITICORP.COM Dec 08 2018 08:13:00	Tractor Supply/CBNA,	PO Box 6497,	
	Sioux Falls, SD 57117-6497			
14226246	EDI: CITICORP.COM Dec 08 2018 08:13:00	Tractor Supply/CBNA,	PO Box 6497,	
	Sioux Falls, SD 57117-6497			
14226227	EDI: RCSDELL.COM Dec 08 2018 08:13:00	Webbank/DFS,	PO Box 81607,	Austin, TX 78708-1607
14226249	EDI: RCSDELL.COM Dec 08 2018 08:13:00	Webbank/DFS,	PO Box 81607,	Austin, TX 78708-1607
				TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+WILLIAM MILLER*R,	Interim Chapter 13 Trustee,	2901 St. Lawrence Avenue, Suite 100,	
	Reading, PA 19606-2265			
14226235*	Chase Auto,	PO Box 901003,	Fort Worth, TX 76101-2003	
14226236*	Chase Mortgage,	PO Box 24696,	Columbus, OH 43224-0696	
14226238*	Comenity Bank/TREK,	Comenity Bank/TREK,	PO Box 182789,	Columbus, OH 43218-2789
14226239*	Denise L Zatrutz,	253 Main St,	Mohnton, PA 19540-2207	
14226240*	Kozloff Stoudt Attorneys,	2640 Westview Dr,	Wyomissing, PA 19610-1186	
14226241*	Sears/CBNA,	PO Box 6282,	Sioux Falls, SD 57117-6282	
14226247*	+Visions Federal Credit Union,	24 McKinley Ave,	Endicott, NY 13760-5491	
				TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
SHAWN J. LAU on behalf of Debtor Christopher Gerald Raab shawn_lau@msn.com,
g61705@notify.cincompass.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trustee13.com

TOTAL: 5

Information to identify the case:			
Debtor 1	Christopher Gerald Raab		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	18-17382-ref		
	Social Security number or ITIN	xxx-xx-5720	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 11/6/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher Gerald Raab	
2. All other names used in the last 8 years	aka Christopher G. Raab, aka Christopher Raab	
3. Address	253 Main St Mohnton, PA 19540-2207	
4. Debtor's attorney Name and address	SHAWN J. LAU Lau & Associates 4228 St. Lawrence Avenue Reading, PA 19606	Contact phone (610) 370-2000 Email: shawn_lau@msn.com
5. Bankruptcy trustee Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfemail@FredReigleCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 12/7/18

For more information, see page 2

2901 St. Lawrence Ave, Reading, PA 19606

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 3/9/19

Filing deadline: 5/5/19

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.